

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	Chapter 7
)	
ROMAN E. BENDER and)	Case No. 05 B 52978
SHARON J. BENDER,)	
Debtors)	Hon. Pamela S. Hollis

TRUSTEE'S FINAL REPORT

To: The Honorable Pamela S. Hollis
Bankruptcy Judge

NOW COMES DAVID R. HERZOG, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on October 13, 2005 under Chapter 7 of the Bankruptcy Code ("Code").

2. Thereafter, David R. Herzog was appointed as Trustee. The Trustee's bond in this case is included as part of the Trustee's blanket bond coverage.

3. The Trustee certifies he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under order of this Court or are sought to be abandoned by the Trustee; there is no other property belonging to the estate to the best of the Trustee's knowledge; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that

this estate is ready to be closed. The tasks performed by the Trustee to administer this estate are set forth on Exhibit A.

4 The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$ 0.00. The property abandoned, or sought to be abandoned herein, along with the reasons for such abandonment, is described in the aforesaid "Exhibit B".

5 A summary of the Trustee's final account as of is as follows¹:

a.	RECEIPTS (see Exhibit C)	\$ <u>48,151.25*</u>
b.	DISBURSEMENTS (see Exhibit C)	\$ <u>5,965.55*</u>
c.	NET CASH available for distribution	\$ <u>42,185.70</u>
d.	ADMINISTRATIVE EXPENSES:	
1.	Trustee's compensation requested (see Exhibit E)	\$ <u>12,000.00</u>
2.	Expenses (see Exhibit E) Photocopies	\$ <u>0.00</u>
3.	Compensation requested by attorney or other professionals for Trustee (see Exhibit F)	
	Attorneys for Trustee	\$ <u>4,000.00</u>

*Includes non-estate receipts erroneously deposited in account. Actual estate receipts total \$42,185.70.

** Includes distribution/return of non-estate monies erroneously deposited in account. Actual estate distributions total \$9.40.

¹ The funds received for the sale of the real estate totalled \$5,881.42. The deposit of these funds was done on the same day as a deposit for another bankruptcy estate. Both deposits involved Title Company checks issued by the same company. Due to an clerical error in the Trustee's office, the deposit of \$42,447.09 was erroneously made into the account of Larry and Lynette Haynes, Case No. 05-49995. The Haynes funds of \$5,881.42 were deposited into this account. When the mistake was discovered, Trustee contacted the bank holding both account funds and was directed to withdraw the funds and deposit them in the correct account, and to do likewise with the Haynes account.

6. The Bar Date for filing unsecured claims expired on April 12, 2006.

7. All claims filed in this case with the Clerk of Bankruptcy Court have been reviewed by the Trustee to the extent warranted by the circumstances of this case, and a report is attached as Exhibit D. The actual dollar amount of claims allowed and/or filed for this estate is as follows:

a. Allowed unpaid secured claims	\$ <u>0.00</u>
b. Chapter 7 administrative claims (Including Clerk's Fees)	\$ <u>14,500.00</u>
c. Chapter 11 administrative claims	\$ <u>0.00</u>
d. Allowed priority claims	\$ <u>0.00</u>
e. Allowed unsecured claims	\$ <u>26,185.70</u>

8. There were no priority claims filed in this estate.

9. Trustee proposes that unsecured creditors receive a distribution of .6996572212126 % of allowed claims.

10. Total compensation previously awarded to Trustee's counsel, accountant, or other professional is \$0.00. Trustee's attorney's, accountant's, or other professional's compensation requested but not yet allowed is \$4,000.00. The total of Chapter 7 professional fees and expenses requested for final allowance is \$0.00 (See Exhibit G).

11. A fee of \$2,000.00 was paid to the attorneys for the Debtor for services rendered in connection with this case and no basis appears to request an examination of those fees pursuant to 11 U.S.C. Section 329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above foregoing is true and correct, requests the Court to provide for notice and opportunity for a hearing under 11 U.S.C. Sections 330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement and make final allowance of the administrative claims and expenses stated in this report, and for such other and further relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED:

DATE: 3/30/09 _____ /s/ David R. Herzog
_____ SIGNATURE

David R. Herzog
TRUSTEE NAME

77 W. Washington St., Ste. 1717
Chicago, Illinois 60602
ADDRESS

EXHIBIT A

TASKS PERFORMED BY TRUSTEE

1. The Trustee investigated the assets of the Debtor, as well as the accuracy of the information contained in the schedules.
2. The Trustee made all necessary disbursements and receipts to the Estate's account.
3. The Trustee prepared interim and final reports.

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 1

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Period Ending: 03/27/09

Trustee: (330520) DAVID HERZOG
Filed (f) or Converted (c): 10/13/05 (f)
§341(a) Meeting Date: 01/11/06
Claims Bar Date: 04/21/06

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a) abandon. DA=§554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	9836 CIRCLE PARKWAY, PALOS PARK, IL	300,000.00	38,000.00	0.00	FA
2	CASH ON HAND	300.00	0.00	0.00	FA
3	CHECKING ACCOUNT	800.00	0.00	0.00	FA
4	FURNITURE	1,000.00	0.00	0.00	FA
5	BOOKS, RECORDS, TAPES	700.00	0.00	0.00	FA
6	BASSOON	3,500.00	0.00	0.00	FA
7	CLOTHING	600.00	0.00	0.00	FA
8	CAMERAS	395.00	0.00	0.00	FA
9	LIFE INSURANCE POLICY #1	1,200.00	0.00	0.00	FA
10	LIFE INSURANCE POLICY #2	0.00	0.00	0.00	FA
11	LIFE INSURANCE POLICY #3	0.00	0.00	0.00	FA
12	WRISCO PROFIT SHARING	500,330.55	0.00	0.00	FA
13	SUN TRUST 401K	14,476.10	0.00	0.00	FA
14	PALOS BANK IRA	2,096.83	0.00	0.00	FA
15	ACCRUED WAGES	1,750.00	0.00	0.00	FA
16	2005 FORESTER	22,380.00	0.00	0.00	FA
17	COMPUTERS	895.00	0.00	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 2

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Period Ending: 03/27/09

Trustee: (330520) DAVID HERZOG
Filed (f) or Converted (c): 10/13/05 (f)
\$341(a) Meeting Date: 01/11/06
Claims Bar Date: 04/21/06

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Int	INTEREST (u)	Unknown	N/A		374.76	Unknown
18	Assets Totals (Excluding unknown values)	\$850,423.48	\$38,000.00		\$374.76	\$0.00

Major Activities Affecting Case Closing:

File final report.

Initial Projected Date Of Final Report (TFR): December 31, 2006

Current Projected Date Of Final Report (TFR): March 1, 2009

Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 03/27/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_*****86-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/21/06		Chicago Title	Proceeds from sale of real estate	1280-000	5,881.42		5,881.42
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	0.56		5,881.98
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.72		5,885.70
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.00		5,889.70
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.87		5,893.57
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.01		5,897.58
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.01		5,901.59
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.75		5,905.34
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.14		5,909.48
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.88		5,913.36
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.75		5,917.11
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.94		5,921.05
02/22/07	1001	International Sureties	PRO-RATA BOND PREMIUM PAYMENT	2300-000		5.05	5,916.00
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,918.95
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.16		5,922.11
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.26		5,925.37
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.26		5,928.63
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.06		5,931.69
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.37		5,935.06
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.27		5,938.33
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.95		5,941.28
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.48		5,944.76
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.09		5,947.85
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.02		5,950.87

Subtotals : **\$5,955.92** **\$5.05**

Form 2

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Cash Receipts And Disbursements Record

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 03/27/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_*****86-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	2.72		5,953.59
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.22		5,954.81
03/12/08	1002	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided on 03/12/08	2300-000		4.98	5,949.83
03/12/08	1002	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided: check issued on 03/12/08	2300-000		-4.98	5,954.81
03/12/08	1003	IDEBTOR'S BANKRUPTCY ESTATE	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided on 03/12/08	2300-000		4.35	5,950.46
03/12/08	1003	IDEBTOR'S BANKRUPTCY ESTATE	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978 Voided: check issued on 03/12/08	2300-000		-4.35	5,954.81
03/12/08	1004	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-52978	2300-000		4.35	5,950.46
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.10		5,951.56
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.83		5,952.39
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.74		5,953.13
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.75		5,953.88
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.75		5,954.63

Subtotals : **\$8.11** **\$4.35**

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Cash Receipts And Disbursements Record

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 03/27/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_*****86-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.70		5,955.33
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.78		5,956.11
10/03/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.04		5,956.15
10/03/08		To Account #*****8666	Transfer of Funds - Correction of Account	9999-000		5,956.15	0.00
10/08/08		Estate of Larry and Lynette Haynes	Correction of Account		42,172.87		42,172.87
		Chicago Title - Judith Karas	Sale of real estate 340,000.00	1110-000			42,172.87
		Nick Guiffre	Broker Commission -17,000.00	3510-000			42,172.87
			Closing costs -2,077.00	2500-000			42,172.87
		Citimortgage	1st mortgage -228,890.39	4110-000			42,172.87
		Chase Mortgage	2nd Mortgage -30,000.00	4110-000			42,172.87
		Roman E. and Sharon J. Bender	Homestead Exemption -7,500.00	8100-002			42,172.87
		Roman E. and Sharon J. Bender	Homestead Exemption -7,500.00	7100-000			42,172.87
			County taxes -1,362.43	2820-000			42,172.87
			Back real estate taxes -3,775.11	2820-000			42,172.87
	Int		277.80	1270-000			42,172.87
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	3.21		42,176.08
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	3.31		42,179.39
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.99		42,182.38
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.72		42,184.10
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.60		42,185.70

Subtotals : **\$42,187.22** **\$5,956.15**

Form 2

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Cash Receipts And Disbursements Record

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 03/27/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_*****86-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
ACCOUNT TOTALS					48,151.25	5,965.55	\$42,185.70
Less: Bank Transfers					0.00	5,956.15	
Subtotal					48,151.25	9.40	
Less: Payments to Debtors						7,500.00	
NET Receipts / Disbursements					\$48,151.25	\$-7,490.60	

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Cash Receipts And Disbursements Record

Case Number: 05-52978 PH
Case Name: BENDER, ROMAN E
 BENDER, SHARON J
Taxpayer ID #: 13-7508111
Period Ending: 03/27/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****86-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/03/08		From Account #*****8665	Transfer of Funds - Correction of Account	9999-000	5,956.15		5,956.15
10/08/08	101	Estate of Larry and Lynette Haynes	Correction of Account	9999-000		5,956.15	0.00
ACCOUNT TOTALS					5,956.15	5,956.15	\$0.00
Less: Bank Transfers					5,956.15	5,956.15	
Subtotal					0.00	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$0.00	\$0.00	
TOTAL - ALL ACCOUNTS					Net Receipts	Net Disbursements	Account Balances
MMA # ***-****86-65					48,151.25	-7,490.60	42,185.70
Checking # ***-****86-66					0.00	0.00	0.00
					\$48,151.25	\$9.40	\$42,185.70

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) Chapter 7
)
ROMAN E. BENDER and) Case No. 05 B 52978
SHARON J. BENDER,)
Debtors) Hon. Pamela S. Hollis

PROPOSED
DISTRIBUTION REPORT

I, David R. Herzog, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of the Court, and state that based on my review I propose to make the following distributions:

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$ 16,000.00
Chapter 11 Administrative Expenses:	\$ -0-
Priority Claims (507(a)(3)-(a)(6)):	\$ -0-
Secured Tax Liens:	\$ -0-
Priority Tax Claims:	\$ -0-
General Unsecured Claims:	\$ 26,185.70
Other: General Unsecured Tardy Claims:	\$ -0-
TOTAL AMOUNT TO BE DISTRIBUTED:	\$ 42,185.70

DISTRIBUTION REPORT - CONT'D

PAGE 2 of 6

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
\$ 726(a) & (b) and \$ 507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))	\$ 16,000.00	100.00

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
	David R. Herzog, Trustee in Bankruptcy	\$ 12,000.00	\$12,500.00
	Herzog & Schwartz, P.C. Attorneys for Trustee	\$ 4,000.00	\$ 2,500.00

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
\$ 726(a) & (b) and \$ 507(a)(1) (Debtor-in-Possession (DIP) administrative expenses)	\$ - 0 -	N/A

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
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3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
\$ 507(a)(2) - Gap Claims arising in involuntary cases and allowed pursuant to \$ 502(f)	\$ - 0 -	N/A

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
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DISTRIBUTION REPORT - CONT'D

PAGE 3 of 6

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
\$ 507(a)(3) - Wages, salaries or commissions limited to \$2,000.00	\$ - 0 -	N/A

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
\$ 507(a)(4) - Contributions Employment Funds	\$ - 0 -	N/A

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
\$ 507(a)(5) - Farmers' and Fishermans' claims to the extent of \$2,000.00	\$ - 0 -	N/A

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
\$ 507(a)(6) - Deposits by consumers to the extent of \$900	\$ - 0 -	N/A

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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DISTRIBUTION REPORT - CONT'D

PAGE 4 of 6

8.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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	§ 724(b)(2) - Tax Liens	\$ - 0 -	N/A
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CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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9.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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	§ 507(a)(7) - Tax claims excluding fines and penalties and allowed pursuant to § 502(f)	\$ - 0 -	N/A
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CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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10.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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	§ 507(a)(8) - Capital commitments to FDIC, et al. and allowed pursuant to § 502(f)	\$ - 0 -	N/A
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CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
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11.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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	§ 507(a)(8) - General claims	\$ 37,426.47	.6996572212126
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(To be paid pro-rata after
costs of administration and
priority claims are paid in full)

DISTRIBUTION REPORT - CONT'D

PAGE 5 of 6

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
1	Roman & Sharon Bender	\$ 2,114.11	\$ 1,479.16
2	American Express	\$ 15,138.25	\$10,591.59
3	LVNV Funding	\$ 6,244.39	\$ 4,368.93
4	eCast Settlement	\$ 6,846.05	\$ 4,789.88
5	Citibank	\$ 7,083.67	\$ 4,956.14

<u>12. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
\$ 726(a)(3) - Late unsecured claims	\$ - 0 -	N/A

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
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<u>13. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
\$ 726(a)(5) - Fines/penalties excluding fines and penalties and allowed pursuant to § 502(f)	\$ - 0 -	N/A

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
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<u>14. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
\$ 726(a)(5) - Interest	\$ - 0 -	N/A

<u>CLAIM NUMBER</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: _____

David R. Herzog,
Trustee in Bankruptcy